

**Susan G. Kaeser**  
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## **SUMMARY**

Residential Mortgage Quality Control Underwriter Specialist with 25 years of experience in mortgage underwriting, quality control and compliance. Well developed communications and problem-solving skills with the ability to resolve difficult situations under adverse conditions.

## **PROFESSIONAL EXPERIENCE:**

**loanDepot.com** 102 Elm St, Walpole. MA 0208

Quality Control Underwriter – August 2012 to Present

Responsibilities include: Review, audit and re-underwrite one to four family residential transactions in compliance with FNMA, FHLMC, FHA, VA and investor specific guidelines. Analysis of credit, assets and income including self-employed borrowers. Prepare audit responses and monitor loans for resolution prior to funding. Work closely with Operations and Compliance in maintaining an efficient process to ensure timelines are met and issues are resolved. Track trends and provide data in regular reporting. Prepare reporting as required by Agencies, guidelines and QC Plan. Assist with closed loan audits as needed. Must maintain all information with the highest level of confidentiality.

**New Alliance Bank**, New Haven, CT

Quality Control Specialist-Residential Mortgages – March 2006 to March 2011

Review of selected closed loans to ensure a system of integrity that encompasses all aspects of mortgage lending from product implementation through processing and closing. The loan review process includes the following: the underwriting decision, accuracy of all credit documentation, verification that commitment conditions were satisfied, review of closing/legal documentation, review of compliance documents, and compliance to secondary market guidelines.

**New Alliance Bank**, New Haven, CT

Secondary Market Underwriter/Due Diligence – June 2005 to March 2006

Review of closed loans presented for purchase from a variety of sources. Verifies accuracy of data, exceptions to bank policies, and regulatory compliance. Review of income, credit, analysis and legal/closing documents.

**Rockville Bank**, South Windsor, CT

Quality Control Specialist-Residential Mortgages – January 2004 to November 2009

Review of selected closed loans to ensure a system of integrity that encompasses all aspects of mortgage lending from product implementation through processing and closing.

**PMI Mortgage Insurance CO.**, Hingham, MA.

Mortgage Loan Underwriter. Assignments with GN Mortgage, Framingham, MA, Guaranty Federal, and Freedom Choice Mortgage, Farmington, CT – September 2002 to December 2003

Underwrote first/second mortgage loans for various lenders according to their prescribed guidelines, using DU/LP and any other automated underwriting engines. Reviewed and approved conditions for compliance and completion of loan file. Maintained current knowledge of lender and investor requirements. Perform other related duties as assigned or directed.

**The Savings Institute**, Willimantic, CT. Residential Mortgage Loan Underwriter – February 1998 to August 2001

Responsible for underwriting and approving residential mortgage loan applications and assurance of quality control compliance.

**EDUCATION:**

**FHA On Line University** – Certificates of Completion-March 2012

FHA/VA Underwriting

FHA Direct Endorsement Underwriting Training

**COMPUTER SKILLS:**

Microsoft Word, Excel, Outlook

Mortgage loan operation systems: Unifi, Net Ox and Empower